

Form A

Fill out this form only if the borrower has missed a payment and is applying to refinance their home loan.

Please indicate which of the following factor(s) has/have caused or will cause the borrower to miss a payment. (Be sure to both submit and maintain documentation evidencing one of the selected circumstance(s) below).

- a. ☐ Loss, reduction or delay in the receipt of income because of the death or disability of a person who contributed to the household income.
- b. ☐ Expenses actually incurred related to the uninsured damage or costly repairs to the mortgaged premises affecting its habitability.
- c. ☐ Expenses related to death or illness in the borrower's household or of family members living outside the household that reduce the amount of household income.
- d. ☐ Loss of income or substantial increase in total housing expenses because of divorce, abandonment, separation from a spouse, or failure to support a spouse or child.
- e. ☐ Unemployment or underemployment.
- f. ☐ Loss, reduction, or delay in the receipt of federal, state or other government benefits.
- g. ☐ Participation by the homeowner in a recognized labor action, such as a strike.

Please return this form to:

**Finally Home Program
Illinois State Treasurer's Office
400 W. Monroe, Suite 401
Springfield, IL 62704
E-mail: finallyhome@treasurer.state.il.us
Phone (866) 458-7327 or (217) 557-6436 Fax (217) 557-6439**

For Office Use Only

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